

B1 (Official Form 1)(04/13)

<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Williams, Sheldon A</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-2146</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>8922 S Blackstone Avenue</b> <b>Chicago, IL</b> <div style="text-align: right; margin-top: 5px;">ZIP Code <b>60619</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Cook</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-top: 5px;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Williams, Sheldon A**

## All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

## Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X** \_\_\_\_\_  
Signature of Attorney for Debtor(s) (Date)

### Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No.

### Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

### Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  
☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

### Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  
☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  
☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Williams, Sheldon A**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Sheldon A Williams**  
Signature of Debtor **Sheldon A Williams**

**X**  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**October 29, 2015**  
Date

### Signature of Attorney\*

**X /s/ Paul Bach**  
Signature of Attorney for Debtor(s)

**Paul Bach 6209530**  
Printed Name of Attorney for Debtor(s)

**Sulaiman Law Group, Ltd.**  
Firm Name  
**900 Jorie Boulevard**  
**Suite 150**  
**Oak Brook, IL 60523**

Address

**Email: mbadwan@sulaimanlaw.com**  
**630-575-8181 Fax: 630-575-8188**

Telephone Number  
**October 29, 2015**  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**  
Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Sheldon A Williams**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Sheldon A Williams  
Sheldon A Williams

Date: October 29, 2015

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Sheldon A Williams**,  
Debtor

Case No. \_\_\_\_\_

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>553,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>133,175.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>5</b>		<b>1,066,960.03</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>12,000.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>29</b>		<b>161,900.30</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>3</b>			<b>10,821.56</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>4,419.42</b>
Total Number of Sheets of ALL Schedules		<b>48</b>			
Total Assets			<b>686,175.00</b>		
Total Liabilities				<b>1,240,860.33</b>	

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Sheldon A Williams**,  
Debtor

Case No. \_\_\_\_\_

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 12)	
Average Expenses (from Schedule J, Line 22)	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
8922 S. Blackstone Avenue, Chicago, Illinois 60619 Multi-Unit Building Purchased in 2007 Value Per Debtor PIN#: 25-02-219-024-0000	Fee Simple	H	360,000.00	400,792.03
8701 S. Colfax Avenue, Chicago, Illinois 60617 Multi-Unit Building Purchased in 2004 Value Per Debtor PIN#: 26-06-104-001-0000	Fee Simple	-	60,000.00	50,000.00
14535 S. Manistee Avenue, 1A, Burnham, Illinois 60633 Condominium Purchased in 2006 (Purchase Price \$59,000) Value Per Zillow.com PIN#: 30-06-309-035-1025	Fee Simple	-	40,000.00	86,870.00
8504 S. Marquette Avenue, Chicago, Illinois 60617 Single Family Dwelling Purchased in 2006 (Purchase Price \$106,500) Value Per Zillow.com PIN#: 21-31-321-024-0000	Fee Simple	-	3,000.00	153,439.00
8324-26 Colfax Avenue, Chicago, Illinois 60617 Multi-Unit Building Purchased in 2004 Value Per Zillow.com PIN#: 21313030330000 21313030340000	Fee Simple	-	90,000.00	375,859.00

Sub-Total > **553,000.00** (Total of this page)

Total > **553,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Miscellaneous Cash on Hand</b>	-	<b>5,000.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Chicago Municipal Credit Union Checking Account No. ending with 8791 50% Interest with Non-Filing Spouse</b>	-	<b>50.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Used Household Goods, Furnishings, and Appliances</b>	-	<b>1,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Personal Items</b>	-	<b>50.00</b>
6. Wearing apparel.		<b>Used Clothing</b>	-	<b>200.00</b>
7. Furs and jewelry.		<b>Wedding Band</b>	-	<b>150.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Prudential Insurance Term Life Insurance Policy No Cash Value</b>	-	<b>0.00</b>
		<b>Universal Life Insurance Policy through employer</b>	-	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **6,950.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Municipal Employees' Annuity and Benefit Fund of Chicago Pension</b>	-	<b>99,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Saw Business Group</b>	-	<b>Unknown</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		<b>Bankruptcy Claim 12-12020 Resolved Proof of Claim Numbers for an allowed General Unsecured Claim against GMACM</b>	-	<b>15,000.00</b>

Sub-Total > **114,000.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.		<b>Illinois Drivers License</b>	<b>-</b>	<b>0.00</b>
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2006 Chevrolet Avalanch 1500 LT with 79,000 Miles Value Per KBB, PPV</b>	<b>-</b>	<b>12,225.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **12,225.00**  
(Total of this page)  
Total > **133,175.00**

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
8922 S. Blackstone Avenue, Chicago, Illinois 60619 Multi-Unit Building Purchased in 2007 Value Per Debtor PIN#: 25-02-219-024-0000	735 ILCS 5/12-901	15,000.00	360,000.00
<b>Cash on Hand</b>			
Miscellaneous Cash on Hand	735 ILCS 5/12-1001(b)	3,950.00	5,000.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Chicago Municipal Credit Union Checking Account No. ending with 8791 50% Interest with Non-Filing Spouse	735 ILCS 5/12-1001(b)	50.00	100.00
<b>Wearing Apparel</b>			
Used Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Municipal Employees' Annuity and Benefit Fund of Chicago Pension	735 ILCS 5/12-704	100%	99,000.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2006 Chevrolet Avalanch 1500 LT with 79,000 Miles Value Per KBB, PPV	735 ILCS 5/12-1001(c)	2,400.00	12,225.00

Total: 120,600.00 476,525.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Property Taxes</b> <b>8701 S. Colfax Avenue, Chicago, Illinois</b> <b>60617</b> <b>Multi-Unit Building</b> <b>Purchased in 2004</b> <b>Value Per Debtor</b> <b>PIN#: 26-06-104-001-0000</b>					
<b>Cook County Clerk</b> <b>118 N. Clark Street</b> <b>Room 434</b> <b>Chicago, IL 60602</b>		-	Value \$ <b>60,000.00</b>				<b>50,000.00</b>	<b>0.00</b>
Account No.			<b>Additional Notice Sent To:</b> <b>Cook County Clerk</b>				<b>Notice Only</b>	
<b>Cook County Clerk</b> <b>69 W. Washington, Suite 500</b> <b>Chicago, IL 60602</b>			Value \$					
Account No.			<b>Additional Notice Sent To:</b> <b>Cook County Clerk</b>				<b>Notice Only</b>	
<b>Cook County Department of Revenue</b> <b>118 N. Clark Street</b> <b>#1160</b> <b>Chicago, IL 60602</b>			Value \$					
Account No.			<b>Additional Notice Sent To:</b> <b>Cook County Clerk</b>				<b>Notice Only</b>	
<b>Flamm, Teibloom, &amp; Stanko, Ltd.</b> <b>20 North Clark Street, Sute 2200</b> <b>Chicago, IL 60602</b>			Value \$					
Subtotal (Total of this page)							<b>50,000.00</b>	<b>0.00</b>

4 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			<b>Property Taxes</b> 14535 S. Manistee Avenue, 1A, Burnham, Illinois 60633 Condominium Purchased in 2006 (Purchase Price \$59,000) Value Per Zillow.com PIN#: 30-06-309-035-1025					
<b>Cook County Clerk</b> 118 N. Clark Street Room 434 Chicago, IL 60602		-	Value \$ 40,000.00				25,000.00	0.00
Account No. xxxx0120			<b>Opened 1/01/09 Last Active 8/31/10</b> <b>Second Mortgage</b> 8504 S. Marquette Avenue, Chicago, Illinois 60617 Single Family Dwelling Purchased in 2006 (Purchase Price \$106,500) Value Per Zillow.com					
<b>Litton Loan Servicing</b> Attention: Bankruptcy P.O. Box 24738 West Palm Beach, FL 33416		-	Value \$ 3,000.00				46,418.00	0.00
Account No.			<b>Additional Notice Sent To:</b> Litton Loan Servicing				<b>Notice Only</b>	
<b>Ocwen Loan Servicing</b> P.O. Box 6440 Carol Stream, IL 60197			Value \$					
Account No. xxxxx3698			<b>Opened 7/01/05 Last Active 3/31/12</b> <b>Second Mortgage</b> 8324-26 Colfax Avenue, Chicago, Illinois 60617 Multi-Unit Buidling Purchased in 2004 Value Per Zillow.com PIN#: 21313030330000					
<b>Ocwen Loan Servicing</b> Attn:Bankruptcy Dept Po Box 24738 West Palm Beach, FL 33416		-	Value \$ 90,000.00				186,239.00	0.00
Account No. xxxxx8333			<b>Opened 3/08/06 Last Active 1/26/09</b> <b>First Mortgage</b> 8504 S. Marquette Avenue, Chicago, Illinois 60617 Single Family Dwelling Purchased in 2006 (Purchase Price \$106,500) Value Per Zillow.com					
<b>Ocwen Loan Servicing</b> Attn:Bankruptcy Dept Po Box 24738 West Palm Beach, FL 33416		-	Value \$ 3,000.00				107,021.00	0.00
Subtotal							<b>364,678.00</b>	<b>0.00</b>
(Total of this page)								

Sheet 1 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Sheldon A Williams,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.								
<b>Deutsche Bank National Trust Co c/o Ocwen Loan Servicing LLC PO Box 24605 West Palm Beach, FL 33416</b>			<b>Additional Notice Sent To: Ocwen Loan Servicing</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
<b>Deutsche Bank National Trust Company 1761 East Street Andrew Place Santa Ana, CA 92705</b>			<b>Additional Notice Sent To: Ocwen Loan Servicing</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
<b>Ocwen Loan 1661 Worthington Road, Suite 100 West Palm Beach, FL 33409</b>			<b>Additional Notice Sent To: Ocwen Loan Servicing</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
<b>Ocwen Loan Servicing P.O. Box 6440 Carol Stream, IL 60197</b>			<b>Additional Notice Sent To: Ocwen Loan Servicing</b>				<b>Notice Only</b>	
			Value \$					
Account No.								
<b>Ocwen Loan Servicing 3451 Hammond Avenue Waterloo, IA 50702</b>			<b>Additional Notice Sent To: Ocwen Loan Servicing</b>				<b>Notice Only</b>	
			Value \$					
Subtotal (Total of this page)							<b>0.00</b>	<b>0.00</b>

Sheet 2 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxx4897</b>			<b>Opened 3/01/06 Last Active 9/18/15</b> <b>Mortgage</b> <b>14535 S. Manistee Avenue, 1A,</b> <b>Burnham, Illinois 60633</b> <b>Condominium</b> <b>Purchased in 2006 (Purchase Price</b> <b>\$59,000)</b> <b>Value Per Zillow.com</b>					
<b>Real Time Resolutions</b> <b>1349 Empire Central Dr S</b> <b>Dallas, TX 75247</b>	-		Value \$ <b>40,000.00</b>				<b>57,233.00</b>	<b>17,233.00</b>
Account No.			<b>Additional Notice Sent To:</b> <b>Real Time Resolutions</b>				<b>Notice Only</b>	
<b>Real Time Resolutions</b> <b>1349 Empire Central Drive, Suite 150</b> <b>Dallas, TX 75247</b>			Value \$					
Account No.			<b>Additional Notice Sent To:</b> <b>Real Time Resolutions</b>				<b>Notice Only</b>	
<b>Real Time Resolutions, Inc</b> <b>Attn: CT Corporation Systems, Inc.</b> <b>208 South LaSalle Street, 17th Fl, #814</b> <b>Chicago, IL 60604</b>			Value \$					
Account No.			<b>Additional Notice Sent To:</b> <b>Real Time Resolutions</b>				<b>Notice Only</b>	
<b>Real Time Resolutions, Inc.</b> <b>PO Box 36655</b> <b>Dallas, TX 75235</b>			Value \$					
Account No. <b>xxxx4202</b>			<b>Opened 7/01/05 Last Active 12/30/10</b> <b>Mortgage</b> <b>8324-26 Colfax Avenue, Chicago, Illinois</b> <b>60617</b> <b>Multi-Unit Buidling</b> <b>Purchased in 2004</b> <b>Value Per Zillow.com</b> <b>PIN#: 21313030330000</b>					
<b>Saxon Mortgage Service</b> <b>2700 Airport Freeway</b> <b>Fort Worth, TX 76111</b>	-		Value \$ <b>90,000.00</b>				<b>189,620.00</b>	<b>0.00</b>
Subtotal (Total of this page)							<b>246,853.00</b>	<b>17,233.00</b>

Sheet **3** of **4** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Sheldon A Williams,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Assessment</b> 14535 S. Manistee Avenue, 1A, Burnham, Illinois 60633 Condominium Purchased in 2006 (Purchase Price \$59,000) Value Per Zillow.com PIN#: 30-06-309-035-1025					
<b>Southpointe Condo Association</b> 17720 Oak Park Avenue Tinley Park, IL 60477	-		Value \$ 40,000.00				4,637.00	0.00
Account No. xxxxxxxxxxxxxxxxxxxx1007			<b>Opened 10/01/07 Last Active 8/13/12</b> <b>Mortgage</b> 8922 S. Blackstone Avenue, Chicago, Illinois 60619 Multi-Unit Building Purchased in 2007 Value Per Debtor PIN#: 25-02-219-024-0000					
<b>Urban Partnership Bank</b> 7054 S Jeffery Boulevard Chicago, IL 60649	-		Value \$ 360,000.00				400,792.03	40,792.03
Account No.			<b>Additional Notice Sent To:</b> <b>Urban Partnership Bank</b>				<b>Notice Only</b>	
<b>Urban Partnership Bank</b> 7936 S. Cottage Grove Avenue Chicago, IL 60619			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>405,429.03</b>	<b>40,792.03</b>
Total (Report on Summary of Schedules)							<b>1,066,960.03</b>	<b>58,025.03</b>

Sheet 4 of 4 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re Sheldon A Williams,  
Debtor

Case No. \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>2009 axes: Federal, State or Local</b>				<b>10,000.00</b>	
<b>Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346</b>		<b>J</b>						<b>0.00</b>
Account No.			<b>2014 Sales Tax</b>				<b>2,000.00</b>	
<b>State of Illinois: Department of Revenue PO Box 19006 Springfield, IL 62794</b>		<b>H</b>						<b>0.00</b>
Account No.								
Account No.								
Account No.								

Sheet 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

Total  
(Report on Summary of Schedules)

<b>12,000.00</b>	<b>0.00</b>
<b>12,000.00</b>	<b>0.00</b>
<b>12,000.00</b>	<b>12,000.00</b>

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.  <b>Advocate Health</b> <b>450 W. Highway 22</b> <b>Barrington, IL 60010</b>		-				<b>0.00</b>
Account No.  <b>Advocate Health Care</b> <b>4440 W. 95th Street</b> <b>Oak Lawn, IL 60453</b>		<b>Additional Notice Sent To:</b> <b>Advocate Health</b>				<b>Notice Only</b>
Account No.  <b>Advocate Home Health Services</b> <b>2311 W 22nd Street</b> <b>Suite 300</b> <b>Oak Brook, IL 60523</b>		<b>Additional Notice Sent To:</b> <b>Advocate Health</b>				<b>Notice Only</b>
Account No.  <b>Allstate</b> <b>1649 Montgomery, IL#10</b> <b>Aurora, IL 60504</b>		-				<b>299.12</b>
Subtotal (Total of this page)						<b>299.12</b>

28 continuation sheets attached

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.  <b>Allstate Indemnity Company</b> <b>PO BOx 3589</b> <b>Akron, OH 44309</b>			<b>Additional Notice Sent To:</b> <b>Allstate</b>				<b>Notice Only</b>
Account No.  <b>Allstate Insurance</b> <b>2775 Sanders Road</b> <b>Northbrook, IL 60062</b>			<b>Additional Notice Sent To:</b> <b>Allstate</b>				<b>Notice Only</b>
Account No.  <b>Allstate Insurance</b> <b>2775 Sanders Road</b> <b>Northbrook, IL 60062</b>		-	<b>Charge Account</b>				<b>1,416.81</b>
Account No.  <b>American Family Insurance</b> <b>6000 American Parkway</b> <b>Madison, WI 53783</b>		-					<b>162.00</b>
Account No.  <b>Catherine's Plus Size</b> <b>8107 S. Cicero</b> <b>Chicago, IL 60652</b>		-	<b>Charge Account</b>				<b>1,450.00</b>
Sheet no. <u>1</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>3,028.81</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.							
<b>Alliance Data Systems</b> <b>17655 Waterview Parkway</b> <b>Dallas, TX 75252</b>			<b>Additional Notice Sent To:</b> <b>Catherine's Plus Size</b>				<b>Notice Only</b>
Account No. <b>xxxxxx5688</b>			<b>Credit Line</b>				
<b>Chase *</b> <b>ATTN: Bankruptcy Department</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>		-					<b>2,552.62</b>
Account No.							
<b>Chase *</b> <b>3415 Vision Drive</b> <b>Mail Code OH4-7142</b> <b>Columbus, OH 43219</b>			<b>Additional Notice Sent To:</b> <b>Chase *</b>				<b>Notice Only</b>
Account No.			<b>Credit Card</b> <b>10 m! 123031</b>				
<b>Chase *</b> <b>ATTN: Bankruptcy Department</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>		-					<b>2,041.28</b>
Account No.							
<b>Chase *</b> <b>ATTN: Bankruptcy Department</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>			<b>Additional Notice Sent To:</b> <b>Chase *</b>				<b>Notice Only</b>
Sheet no. <u>2</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>4,593.90</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Chase *</b> <b>3415 Vision Drive</b> <b>Mail Code OH4-7142</b> <b>Columbus, OH 43219</b>			<b>Additional Notice Sent To:</b> <b>Chase *</b>			<b>Notice Only</b>
Account No. xxxxxxxxxxxx1763			<b>Opened 1/01/07 Last Active 12/15/10</b> <b>Credit Card</b>			
<b>Chase Card Services</b> <b>Po Box 15298</b> <b>Wilmington, DE 19050</b>	-					<b>4,900.00</b>
Account No.						
<b>Chase *</b> <b>ATTN: Bankruptcy Department</b> <b>P.O. Box 15298</b> <b>Wilmington, DE 19850</b>			<b>Additional Notice Sent To:</b> <b>Chase Card Services</b>			<b>Notice Only</b>
Account No.						
<b>Chicago Family Health Center</b> <b>120 W. 111th Street</b> <b>Chicago, IL 60628</b>	-					<b>500.00</b>
Account No.						
<b>Chicago Revenue Department</b> <b>121 N. LaSalle Street</b> <b>Chicago, IL 60602</b>	-					<b>100.00</b>
Sheet no. <u>3</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>5,500.00</b>

In re Sheldon A Williams Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.  <b>Chuhak &amp; Tecson, P.C.</b> <b>30 S. Wacker Drive, Suite 2600</b> <b>Chicago, IL 60606</b>	-	<b>Notice Only</b> <b>Case No.: 2012 CH 45368</b>				<b>0.00</b>	
Account No. <b>xxxxx8328</b>  <b>Citibank N.A</b> <b>Po Box 769006</b> <b>San Antonio, TX 78245</b>	-	<b>Opened 7/01/01 Last Active 11/03/09</b> <b>Check Credit Or Line Of Credit</b>				<b>2,540.00</b>	
Account No.  <b>CitiBank, N.A.</b> <b>PO Box 790110</b> <b>Saint Louis, MO 63179</b>		<b>Additional Notice Sent To:</b> <b>Citibank N.A</b>				<b>Notice Only</b>	
Account No.  <b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized</b> <b>Bk</b> <b>P.O. Box 790034</b> <b>Saint Louis, MO 63179-0034</b>		<b>Additional Notice Sent To:</b> <b>Citibank N.A</b>				<b>Notice Only</b>	
Account No.  <b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized</b> <b>Bk</b> <b>P.O. Box 790034</b> <b>Saint Louis, MO 63179-0034</b>	-					<b>0.00</b>	
Sheet no. <u>4</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)	<b>2,540.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.  <b>Blatt Hasenmiller F L</b> <b>125 S. Wacker Drive #400</b> <b>Chicago, IL 60606</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Account No.  <b>Blatt, Hasenmiller, Leibsker and</b> <b>Moore,</b> <b>10 South LaSalle Street</b> <b>Suite 2200</b> <b>Chicago, IL 60603</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Account No.  <b>LVNV Funding LLC its sucessors &amp;</b> <b>assigns</b> <b>assignee of Citibank Resurgent Cap</b> <b>Serv</b> <b>PO Box 10587</b> <b>Greenville, SC 29603</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Account No.  <b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized</b> <b>Bk</b> <b>P.O. Box 790034</b> <b>Saint Louis, MO 63179-0034</b>		-	<b>Credit Card</b>				<b>10,811.46</b>
Account No.  <b>GC Services</b> <b>PO Box 46960</b> <b>Saint Louis, MO 63146</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Sheet no. <u>5</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>10,811.46</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C					
Account No.  <b>GC Services</b> <b>PO Box 79</b> <b>Elgin, IL 60121</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Account No.  <b>GC Services Limited Partnership</b> <b>Collection Agency Division</b> <b>6330 Gulfton</b> <b>Houston, TX 77081</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Account No.  <b>Midland Funding</b> <b>8875 Aero Drive, Suite 200</b> <b>San Diego, CA 92123</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Account No.  <b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized</b> <b>Bk</b> <b>P.O. Box 790034</b> <b>Saint Louis, MO 63179-0034</b>		-	<b>Charge Account</b>				<b>2,842.77</b>
Account No.  <b>ARS Capital Investments, LLC</b> <b>20436 Attica Road</b> <b>Olympia Fields, IL 60461</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>				<b>Notice Only</b>
Sheet no. <u>6</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>2,842.77</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>ARS National Services Inc</b> <b>PO Box 469046</b> <b>Escondido, CA 92046</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>			<b>Notice Only</b>
Account No.						
<b>ARS National Services, Inc.</b> <b>201 West Grand Avenue</b> <b>Escondido, CA 92046</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>			<b>Notice Only</b>
Account No.						
<b>Associated Recovery Systems</b> <b>P.O. Box 463023</b> <b>Escondido, CA 92046</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>			<b>Notice Only</b>
Account No.						
<b>Capital Management Services LP</b> <b>698 1/2 South Ogden Street</b> <b>Buffalo, NY 14206</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>			<b>Notice Only</b>
Account No.						
<b>Capital Managment Services LP</b> <b>726 Exchange Street</b> <b>Suite 700</b> <b>Buffalo, NY 14210</b>			<b>Additional Notice Sent To:</b> <b>Citicorp Credit Services *</b>			<b>Notice Only</b>
Sheet no. <u>7</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Notice Only</b>				
<b>City of Chicago c/o Corporate Counsel 121 N. LaSalle St, Room 107 Chicago, IL 60602</b>	-					<b>414.35</b>
Account No.						
<b>City of Chicago Department of Buildings 121 N. LaSalle Street, Room 900 Chicago, IL 60602</b>	-					<b>1.00</b>
Account No.						
<b>City of Chicago Water Bill 33 N. LaSalle Street, Suite 700 Chicago, IL 60602</b>	-					<b>2,548.00</b>
Account No.						
<b>City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680</b>	-					<b>9,996.51</b>
Account No. xxxxxx056A		<b>Utilities</b>				
<b>City of Chicago 3510 S. Michigan Chicago, IL 60653</b>	-					<b>1,076.33</b>
Sheet no. <u>8</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>14,036.19</b>

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx670A</b>		<b>Utilities</b>				
<b>City of Chicago Water Bill 33 N. LaSalle Street, Suite 700 Chicago, IL 60602</b>	-					<b>414.35</b>
Account No. <b>xxxxxx669A</b>		<b>Utilities</b>				
<b>City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680</b>	-					<b>1,169.82</b>
Account No. <b>xxxxxx0856</b>		<b>Utilities</b>				
<b>City of Chicago Department of Finance-Water Billing PO Box 6330 Chicago, IL 60680</b>	-					<b>1,200.00</b>
Account No. <b>xxxxxx030A</b>		<b>Utilities</b>				
<b>City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680</b>	-					<b>3,628.54</b>
Account No. <b>xxxxxx032A</b>		<b>Utilities</b>				
<b>City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680</b>	-					<b>1,508.83</b>
Sheet no. <b>9</b> of <b>28</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>7,921.54</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx032A</b>  City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680	-	Utilities				1,692.21
Account No. <b>xxxxxx033A</b>  City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680	-	Utilities				704.18
Account No. <b>xxxxxx034A</b>  City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680	-	Utilities				876.42
Account No. <b>xxxxxx036A</b>  City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680	-	Utilities				913.13
Account No. <b>xxxxxx036A</b>  City of Chicago Department of Revenue - Water Division PO Box 6330 Chicago, IL 60680	-	Utilities				841.70
Sheet no. <u>10</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>5,027.64</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxx1465</b>		<b>Fines</b>				<b>Unknown</b>
<b>City of Chicago</b> <b>33 N. LaSalle Street, Suite 700</b> <b>Chicago, IL 60602</b>	-				<b>X</b>	
Account No. <b>xx8799</b>		<b>Fines</b>				<b>323.28</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					
Account No.		<b>Additional Notice Sent To:</b> <b>City of Chicago</b>				<b>Notice Only</b>
<b>Markoff Law LLC</b> <b>29 North Wacker Drive, Suite 550</b> <b>Chicago, IL 60606</b>						
Account No. <b>xxxxxx085L</b>		<b>Fees</b>				<b>Unknown</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-				<b>X</b>	
Account No. <b>xxxxxxx7559</b>		<b>Fees</b>				<b>Unknown</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					
Sheet no. <u>11</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>323.28</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. <b>xxxxx074A</b>		-	<b>Fees</b>					<b>3,201.72</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>								
Account No.			<b>Additional Notice Sent To:</b> <b>City of Chicago</b>					<b>Notice Only</b>
<b>Goldman and Grant</b> <b>205 W. Randolph</b> <b>Chicago, IL 60606</b>								
Account No. <b>xxxxxx056A</b>		-	<b>Fees</b>					<b>1,076.33</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>								
Account No. <b>xxxxxxxxxxxx-xx0541</b>		-	<b>Fees</b>					<b>664.68</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>								
Account No. <b>xxxxxx469L</b>		-	<b>Fees</b>					<b>640.16</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>								
Sheet no. <u>12</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			<b>5,582.89</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxx904L</b>		<b>Fees</b>				
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					<b>640.16</b>
Account No. <b>xxxxxx648L</b>		<b>Fees</b>				
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					<b>1,041.80</b>
Account No. <b>xxxxxx074A</b>		<b>Fees</b>				
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					<b>3,081.22</b>
Account No. <b>xxxxxxxxxxxx-xx5435</b>		<b>Fees</b>				
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					<b>10,265.01</b>
Account No. <b>xxxxxx6486</b>		<b>Fees</b>				
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					<b>1,040.00</b>
Sheet no. <b>13</b> of <b>28</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>16,068.19</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxx0200</b>		<b>Fees</b>				<b>Unknown</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-				<b>X</b>	
Account No.						<b>362.24</b>
<b>City of Chicago</b> <b>Department of Streets and Sanitation</b> <b>121 N. LaSalle Street, Room 700</b> <b>Chicago, IL 60602</b>	-					
Account No. <b>xxxxxxx957L</b>		<b>Fees</b>				<b>Unknown</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-				<b>X</b>	
Account No.						<b>361.82</b>
<b>City of Chicago</b> <b>Department of Revenue</b> <b>PO Bos 88292</b> <b>Chicago, IL 60680</b>	-					
Account No. <b>xxxxxxx957L</b>		<b>Fees</b>				<b>1,040.00</b>
<b>City of Chicago</b> <b>3510 S. Michigan</b> <b>Chicago, IL 60653</b>	-					
Sheet no. <u>14</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)
						<b>1,764.06</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>City of Chicago 3510 S. Michigan Chicago, IL 60653</b>	-					<b>1,840.00</b>
Account No.						
<b>City of Chicago 33 N. LaSalle Street, Suite 700 Chicago, IL 60602</b>	-					<b>3,040.00</b>
Account No. <b>xxxxxx031A</b>		<b>Fees</b>				
<b>City of Chicago Department of Revenue PO Bos 88292 Chicago, IL 60680</b>	-					<b>1,132.83</b>
Account No.		<b>Notice Only Case No.: 2011 M1 667559</b>				
<b>City of Chicago Department of Revenue PO Bos 88292 Chicago, IL 60680</b>	-					<b>4,544.43</b>
Account No.						
<b>City of Chicago Department of Finance 33 N. LaSalle Suite 700 Chicago, IL 60602</b>	-					<b>212.00</b>
Sheet no. <u>15</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>10,769.26</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Debtor Case No. \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Additional Notice Sent To: City of Chicago Department of Finance				Notice Only
City of Chicago Department of Finance 333 South State Street Chicago, IL 60604							
Account No. xxxxxx670A			Utilities				310.68
City of Chicago Department of Water 3901 South Ashland Avenue Chicago, IL 60609		-					
Account No.			Notice Only Case No.: 2009 CH 35632				0.00
Codilis & Associates, P.C. 15W030 N. Frontage Road, Suite 100 Burr Ridge, IL 60527		-					
Account No.							340.00
Cook County Department of Revenue 118 N. Clark Street #1160 Chicago, IL 60602		-					
Account No.			Notice Only Case No.: 2012 M1 400162				15,000.00
Corporate Counsel 30 N. LaSalle 800 Chicago, IL 60602		-					
Sheet no. 16 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							15,650.68

In re Sheldon A Williams Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. xxxxxxxxxxxx4499		-		Opened 1/01/02 Last Active 1/27/10 Credit Card				10,835.00
Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054								
Account No.				Additional Notice Sent To: Discover Financial				Notice Only
Discover Bank 502 E. Market Street Greenwood, DE 19950								
Account No.				Additional Notice Sent To: Discover Financial				Notice Only
Discover Financial Services 2500 Lake Cook Road Deerfield, IL 60015								
Account No.				Additional Notice Sent To: Discover Financial				Notice Only
Discover Financial Services LLC Po Box 15316 Wilmington, DE 19850								
Account No.		-		Credit Card				1.00
Discover Financial Services LLC Po Box 15316 Wilmington, DE 19850								
Sheet no. 17 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			10,836.00

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxx7417</b>			<b>Opened 2/01/14 Collection Attorney Sprint</b>				<b>144.00</b>
<b>ER Solutions/Convergent Outsourcing, INC Po Box 9004 Renton, WA 98057</b>	-						
Account No.			<b>Additional Notice Sent To: ER Solutions/Convergent Outsourcing, INC</b>				<b>Notice Only</b>
<b>ER Solutions 800 SW 39th Street Renton, WA 98055</b>							
Account No.			<b>Additional Notice Sent To: ER Solutions/Convergent Outsourcing, INC</b>				<b>Notice Only</b>
<b>ER Solutions PO Box 9004 Renton, WA 98057</b>							
Account No.			<b>Additional Notice Sent To: ER Solutions/Convergent Outsourcing, INC</b>				<b>Notice Only</b>
<b>Sprint PO Box 3827 Englewood, CO 80155</b>							
Account No.			<b>Notice Only Case No.: 2012 CH 45368</b>				<b>0.00</b>
<b>Ernest B. Fenton 935 W. 175th Street Suite 1 Homewood, IL 60430</b>	-						
Sheet no. <u>18</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>144.00</b>
Subtotal (Total of this page)							<b>144.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.			Notice Only Case No.: 2010 CH 49827				0.00	
Kluever & Pratt LLC 65 E. Wacker Place, #2300 Chicago, IL 60601	-							
Account No.			Charge Account				763.33	
Lowes 990 W. Algonquin Road Arlington Heights, IL 60005	-							
Account No.			Notice Only Case No.: 2013 M1 166381				2,617.40	
LVNV Funding LLC its sucessors & assigns assignee of Citibank Resurgent Cap Serv PO Box 10587 Greenville, SC 29603	-							
Account No.			Notice Only Case No.: 2013 M1 656586				0.00	
Markoff Law LLC 29 North Wacker Drive, Suite 550 Chicago, IL 60606	-							
Account No. xxxxxx0580			Opened 11/01/10 Collection Attorney Merchants Credit Guide Co.				2,041.00	
Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606	-							
Sheet no. 19 of 28 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	5,421.73

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No. <b>xxxxxx6841</b>  <b>Midland Funding</b> <b>2635 Northside Dr Ste 300</b> <b>San Diego, CA 92108</b>		-	<b>Opened 3/01/13</b> <b>Collection for Citibank South Dakota N.A.</b>				<b>16,354.00</b>
Account No.  <b>Citicorp Credit Services *</b> <b>ATTN: Internal Recovery; Centralized</b> <b>Bk</b> <b>P.O. Box 790034</b> <b>Saint Louis, MO 63179-0034</b>			<b>Additional Notice Sent To:</b> <b>Midland Funding</b>				<b>Notice Only</b>
Account No.  <b>Pierce &amp; Associates</b> <b>1 North Dearborn</b> <b>Ste 1300</b> <b>Chicago, IL 60602</b>		-	<b>Notice Only</b> <b>Case No.: 2008 CH 48694</b>				<b>0.00</b>
Account No. <b>xxxxxxxxxxxx4867</b>  <b>Portfolio Recovery</b> <b>Attn: Bankruptcy</b> <b>Po Box 41067</b> <b>Norfolk, VA 23541</b>		-	<b>Opened 3/01/12</b> <b>Collection for World Financial Network Bank</b>				<b>1,451.00</b>
Account No.  <b>Portfolio Recovery Associates</b> <b>Po box 12914</b> <b>Norfolk, VA 23541</b>			<b>Additional Notice Sent To:</b> <b>Portfolio Recovery</b>				<b>Notice Only</b>
Sheet no. <u>20</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>17,805.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Portfolio Recovery Associates LLC</b> <b>PO Box 41067</b> <b>Norfolk, VA 23541</b>			<b>Additional Notice Sent To:</b> <b>Portfolio Recovery</b>			<b>Notice Only</b>
Account No.						
<b>Portfolio Recovery Associates, Inc</b> <b>120 Corporate Boulevard</b> <b>Norfolk, VA 23502</b>			<b>Additional Notice Sent To:</b> <b>Portfolio Recovery</b>			<b>Notice Only</b>
Account No.						
<b>World Financial Capital Bank</b> <b>Po Box 183003</b> <b>Columbus, OH 43218</b>			<b>Additional Notice Sent To:</b> <b>Portfolio Recovery</b>			<b>Notice Only</b>
Account No.						
<b>World Financial Network National Bank</b> <b>3100 Easton Square Place</b> <b>Columbus, OH 43219</b>			<b>Additional Notice Sent To:</b> <b>Portfolio Recovery</b>			<b>Notice Only</b>
Account No.						
<b>World Financial Network National Bank</b> <b>PO Box 182782</b> <b>Columbus, OH 43218</b>			<b>Additional Notice Sent To:</b> <b>Portfolio Recovery</b>			<b>Notice Only</b>
Sheet no. <u>21</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxx6367</b>  <b>Portfolio Recovery</b> <b>Attn: Bankruptcy</b> <b>Po Box 41067</b> <b>Norfolk, VA 23541</b>	-	<b>Opened 3/01/12</b> <b>Collection for World Financial Network Bank</b>				<b>1,430.00</b>
Account No.  <b>Publishers Consoliated</b> <b>Magazine Subscription</b>	-					<b>40.00</b>
Account No. <b>xxx8379</b>  <b>Regional Recovery Service</b> <b>5252 Hohman</b> <b>Hammond, IN 46325</b>	-	<b>Opened 7/01/13</b> <b>Collection Attorney Chicago Family Health</b> <b>Center</b>				<b>168.00</b>
Account No.  <b>Chicago Family Health Center</b> <b>120 W. 111th Street</b> <b>Chicago, IL 60628</b>		<b>Additional Notice Sent To:</b> <b>Regional Recovery Service</b>				<b>Notice Only</b>
Account No.  <b>Sams Club</b> <b>Attn. Bankruptcy</b> <b>PO Box 105968</b> <b>Atlanta, GA 30353</b>	-					<b>1,971.60</b>
Sheet no. <b>22</b> of <b>28</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>3,609.60</b>
Subtotal (Total of this page)						<b>3,609.60</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Midland Credit Management, Inc.</b> <b>8875 Aero Drive</b> <b>San Diego, CA 92123</b>			<b>Additional Notice Sent To:</b> <b>Sams Club</b>			<b>Notice Only</b>
Account No.						
<b>Midland Credit Management, Inc.</b> <b>8875 Aero Drive Suite 200</b> <b>San Diego, CA 92123</b>			<b>Additional Notice Sent To:</b> <b>Sams Club</b>			<b>Notice Only</b>
Account No.						
<b>Midland Funding</b> <b>8875 Aero Drive, Suite 200</b> <b>San Diego, CA 92123</b>			<b>Additional Notice Sent To:</b> <b>Sams Club</b>			<b>Notice Only</b>
Account No.						
<b>Saxon Bank</b> <b>3701 Regent Boulevard</b> <b>Irving, TX 75063</b>	-		<b>Deficiency Judgement Due to Foreclosure Sale</b> <b>of Real Property</b>		<b>X</b>	<b>Unknown</b>
Account No.						
<b>Sears</b> <b>74155 Cass Avenue</b> <b>Darien, IL 60561</b>	-					<b>2,410.71</b>
Sheet no. <u>23</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>2,410.71</b>

Case No.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

### Best Case Bankruptcy

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.  <b>Advocate Health Care</b> <b>4440 W. 95th Street</b> <b>Oak Lawn, IL 60453</b>			<b>Additional Notice Sent To:</b> <b>United Recovery Service</b>				<b>Notice Only</b>
Account No.  <b>Advocate Lutheran General Hospital</b> <b>PO Box 4249</b> <b>Carol Stream, IL 60197</b>			<b>Additional Notice Sent To:</b> <b>United Recovery Service</b>				<b>Notice Only</b>
Account No.  <b>United Recovery Systems, LP</b> <b>P.O. Box 722929</b> <b>Houston, TX 77272</b>			<b>Additional Notice Sent To:</b> <b>United Recovery Service</b>				<b>Notice Only</b>
Account No.  <b>Water Dept</b> <b>333 S. State Street</b> <b>Suite LL10</b> <b>Chicago, IL 60602</b>		-					<b>745.62</b>
Account No.  <b>City of Chicago</b> <b>c/o Markoff &amp; Krasny</b> <b>29 N. Wacker Drive, # 550</b>			<b>Additional Notice Sent To:</b> <b>Water Dept</b>				<b>Notice Only</b>
Sheet no. <u>25</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>745.62</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No.		-		Credit Card				6,272.39
Wells Fargo Bank, N.A. 420 Montgomery Street San Francisco, CA 94132								
Account No.				Additional Notice Sent To: Wells Fargo Bank, N.A.				Notice Only
Wells Fargo Bank NV N.A. Attn: Deposits Bankruptcy MAC# P6103-05K Po Box 3908 Portland, OR 97208								
Account No.		-		Credit Card				5,345.65
Wells Fargo Bank, N.A. 801 Adlai Stevenson Drive Springfield, IL 62703								
Account No.				Additional Notice Sent To: Wells Fargo Bank, N.A.				Notice Only
Cavalry Portfolio Services 500 Summit Lake Drive Valhalla, NY 10595								
Account No.				Additional Notice Sent To: Wells Fargo Bank, N.A.				Notice Only
Cavalry SPV I, LLC 500 Summit Lake Drive Suite 400 Valhalla, NY 10595								
Sheet no. <u>26</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			11,618.04

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.  <b>Wirbicki Law</b> <b>33 W. Monroe #1140</b> <b>Chicago, IL 60603</b>	-	<b>Notice Only</b> <b>Case No.: 2011 CH 31984</b>				<b>0.00</b>
Account No.  <b>Woman Within</b> <b>PO Box 659728</b> <b>San Antonio, TX 78265</b>	-	<b>Charge Account</b>				<b>1,429.81</b>
Account No.  <b>Freedman Anselmo Lindberg</b> <b>1771 W. Diehl, Suite 150</b> <b>Naperville, IL 60566</b>		<b>Additional Notice Sent To:</b> <b>Woman Within</b>				<b>Notice Only</b>
Account No.  <b>Freedman Anselmo Lindberg</b> <b>1807 West Diehl Road</b> <b>Suite 333</b> <b>Naperville, IL 60566</b>		<b>Additional Notice Sent To:</b> <b>Woman Within</b>				<b>Notice Only</b>
Account No.  <b>Freedman Anselmo Lindberg LLC</b> <b>Po Box 3228</b> <b>Naperville, IL 60566</b>		<b>Additional Notice Sent To:</b> <b>Woman Within</b>				<b>Notice Only</b>
Sheet no. <u>27</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,429.81</b>

B6F (Official Form 6F) (12/07) - Cont.

In re Sheldon A Williams, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.							
<b>World Financial Network National Bank</b> <b>3100 Easton Square Place</b> <b>Columbus, OH 43219</b>			<b>Additional Notice Sent To:</b> <b>Woman Within</b>				<b>Notice Only</b>
Account No.							
<b>World Financial Network National Bank</b> <b>PO Box 182782</b> <b>Columbus, OH 43218</b>			<b>Additional Notice Sent To:</b> <b>Woman Within</b>				<b>Notice Only</b>
Account No.							
Account No.							
Account No.							
Sheet no. <u>28</u> of <u>28</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							<b>0.00</b>
							Total (Report on Summary of Schedules)
							<b>161,900.30</b>

In re Sheldon A Williams, Debtor Case No. \_\_\_\_\_

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Ariana Banks 8922 S. Blackstone Avenue 3rd Floor Chicago, IL 60619	Debtor is Lessor Monthly Payment: \$900.00 Month to Month Lease
Dana Boggus 8922 Blackstone 2nd Floor Chicago, IL 60619	Debtor is Lessor Monthly Payment: \$850.00 Month to Month Lease
Mr. and Mrs. Williams 8701 S. Colfax Avenue 2nd Floor Chicago, IL 60617	Debtor is Lessor Monthly Payment: \$750.00 Month to Month Lease
Sue Boggus 8922 Blackstone Basement Chicago, IL 60619	Debtor is Lessor Monthly Payment: \$500.00 Month to Month Lease
Taiwana Plummer 8701 S. Colfax Avenue 1st Floor Chicago, IL 60617	Debtor is Lessor Monthly Payment: \$700.00 Month to Month Lease

In re **Sheldon A Williams**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Sheldon A Williams**

Debtor(s)

Case No.  
Chapter

**13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **50** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **October 29, 2015**

Signature **/s/ Sheldon A Williams**  
**Sheldon A Williams**  
Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois

In re **Sheldon A Williams**

Debtor(s)

Case No.

Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$71,773.59**

SOURCE  
**2015 YTD Gross Income (Debtor)  
Per Pay Advices**

**\$20,219.29**

**2015 YTD Gross Income (Non-Filing Spouse)  
Per Pay Advices**

**\$2,281.00**

**2015 YTD Gross Business Income (Debtor)  
Per Income Statements**

B7 (Official Form 7) (04/13)

2

## 2. Income other than from employment or operation of business

None

☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$37,000.00**

SOURCE  
**2015 YTD Gross Rental Income (Debtor)  
Per Leases**

**\$12,500.00**

**2015 YTD Gross Rental Income (Non-Filing Spouse)  
Per Leases**

## 3. Payments to creditors

None

☒

**Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None

☐

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERS

AMOUNT  
PAID OR  
VALUE OF  
TRANSFERS  
**\$2,000.00**

AMOUNT STILL  
OWING  
**\$0.00**

**Lakelaw  
153 W. Jackson Boulevard, #1610  
Chicago, IL 60604**

**August 2015**

None

☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

## 4. Suits and administrative proceedings, executions, garnishments and attachments

None

☐

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF  
PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B7 (Official Form 7) (04/13)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Urban Partnership Bank v. Sheldon Williams et. al. Case No.: 2012 CH 45368  8504 Marquette - Investment Property Open Unresolved Chapter 11 Bankruptcy Claim 12-12020	Foreclosure	Cook County Circuit Court, Illinois	Judgment
Resolved Proof of Claim Numbers for an allowed General Unsecured Claim against GMACM			
City of Chicago v. Willaims Sheldon Case No.: 2013 M1 656586	Civil	Cook County Circuit Court, Illinois	Pending
Deutsch Bank Natiaol and Impac v. Williams Sheldon et al. Case No.: 2009 CH 35632	Foreclosure	Cook County Circuit Court, Illinois	Pending
Deutsche Bank National v. Williams Sheldon et. al. Case No.: 2008 CH 48694	Foreclosure	Cook County Circuit Court, Illinois	Pending
Paladin Fund II v. Willaims Sheldon et. al. Case No.: 2011 CH 31984	Foreclosure	Cook County Circuit Court, Illinois	Consent Foreclosure
Saxon Asset Securities v. Williams Sheldon et. al. Case No.: 2011 CH 05745	Foreclosure	Cook County Circuit Court, Illinois	Pending
Bank of America v. Williams Sheldon Case No.: 2009 CH 06959	Foreclosure	Cook County Circuit Court, Illinois	Closed
Bank of America v. Williams Sheldon et. al. Case No.: 2009 CH 24509	Foreclosure	Cook County Circuit Court, Illinois	Closed
City of Chicago v. Williams Sheldon et. al. Case No.: 2012 M1 400162	Civil	Cook County Circuit Court, Illinois	Pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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B7 (Official Form 7) (04/13)

4

### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
JPMorgan Chase* 270 Park Avenue New York, NY 10017	2014	8900 Crandon Avenue, Chicago, Illinois 60617 PIN#: 25012210210000
JPMorgan Chase* 270 Park Avenue New York, NY 10017	2010	2389 Bond Avenue, Chicago, Illinois 60617 PIN#: 21314080170000
Saxon Mortgage 3701 Regent Boulevard Irving, TX 75063	2014	8324-26 S. Colfax Avenue, Chicago, Illinois 60617 PIN#: 21313030330000; 21313030340000
Gmac Mortgage Bankruptcy Department 1100 Virginia Drive Fort Washington, PA 19034	2014	8939 S, Euclid Avenue, Chicago, Illinois 60617 PIN#: 25011170270000 Consent Foreclosure

### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
Payroll Deductions to Mulpte Charities		Every pay period	\$7.00 Per Pay Period

B7 (Official Form 7) (04/13)

5

## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Sulaiman Law Group LTD 900 Jorie Blvd Ste 150 Oak Brook, IL 60523	10/21/2015	\$1580.00 - Attorney fees \$420.00 - Costs (filing fee, credit report, credit counseling classes)

## 10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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## 11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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B7 (Official Form 7) (04/13)

6

## 12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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## 14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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## 15. Prior address of debtor

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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## 16. Spouses and Former Spouses

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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B7 (Official Form 7) (04/13)

7

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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#### 18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Saw Business Group	47-0874298	2611 E. 87th Street Chicago, IL 60617	Candy Business	2007-2012

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

B7 (Official Form 7) (04/13)

8

NAME	ADDRESS	DATES SERVICES RENDERED
None ■	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.	

NAME	ADDRESS
None ■	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within <b>two years</b> immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

None ■	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
-----------	--

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ■	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.	
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DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None ■	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
-----------	--

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ■	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.	
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NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ■	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.
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NAME	ADDRESS	DATE OF WITHDRAWAL
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None ■	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.	
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NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ■	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.	
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NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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B7 (Official Form 7) (04/13)

9

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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

---

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 29, 2015

Signature /s/ Sheldon A Williams  
**Sheldon A Williams**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

United States Bankruptcy Court  
Northern District of Illinois

In re **Sheldon A Williams**

Debtor(s)

Case No.

Chapter

**13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
- |   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept .....           | \$ | <b>4,000.00</b> |
| Prior to the filing of this statement I have received ..... | \$ | <b>1,580.00</b> |
| Balance Due .....   | \$ | <b>2,420.00</b> |
2. \$ **310.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:
- ☐ Debtor ☒ Other (specify): **Chapter 13 Trustee**
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Representation of the debtors in any dischargeability actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **October 29, 2015**

**/s/ Paul Bach**

**Paul Bach  
Sulaiman Law Group, Ltd.  
900 Jorie Boulevard  
Suite 150  
Oak Brook, IL 60523  
630-575-8181 Fax: 630-575-8188  
mbadwan@sulaimanlaw.com**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

**(Court-Approved Retention Agreement, Revised as of 4/20/2015)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

**A. *BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

**B. AFTER THE CASE IS FILED**

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.

6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.

7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.

8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.

9. Be available to respond to the debtor's questions throughout the term of the plan.

10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.

11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.

12. Object to improper or invalid claims.

13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.

14. Timely respond to motions for relief from stay.

15. Prepare, file, and serve all appropriate motions to avoid liens.

16. Provide any other legal services necessary for the administration of the case.

**C. *TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES***

1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.

2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.

3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### ***D. RETAINERS AND PREVIOUS PAYMENTS***

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

■ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:  
Debtor's attorney received \$1,580.00 from the Debtor prior to filing the case as an advanced payment in compensation of: (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents;
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.

2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### ***E. CONDUCT AND DISCHARGE***

1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

3. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

**F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES**

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00

2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received , \$1,580.00

toward the flat fee, leaving a balance due of \$2,420.00; and \$0.00 for expenses,

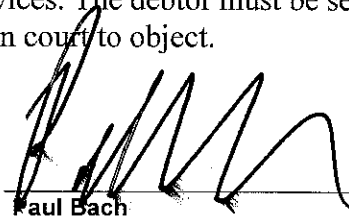
leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: October 29, 2015

Signed:

  
Sheldon A Williams

  
Paul Bach

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

**Local Bankruptcy Form 23c**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

**(Court-Approved Retention Agreement, Revised as of 4/20/2015)**

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2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.

2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### ***E. CONDUCT AND DISCHARGE***

1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

3. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

***F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES***

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of **\$4,000.00**

2. In addition, the debtor will pay the filing fee required in the case of **\$310.00**

3. Before signing this agreement, the attorney has received , **\$1,580.00**

toward the flat fee, leaving a balance due of **\$2,420.00**; and **\$0.00** for expenses,

leaving a balance due for the filing fee of **\$0.00**

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: **October 29, 2015**

Signed:

**/s/ Sheldon A Williams**

**Sheldon A Williams**

**/s/ Paul Bach**

**Paul Bach**

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

**Local Bankruptcy Form 23c**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Sheldon A Williams**

Debtor(s)

Case No.

Chapter

**13**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Sheldon A Williams**

Printed Name(s) of Debtor(s)

X **/s/ Sheldon A Williams**

Signature of Debtor

**October 29, 2015**

Date

Case No. (if known)

X

Signature of Joint Debtor (if any)

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Sheldon A Williams**

Debtor(s)

Case No.  
Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **114**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **October 29, 2015**

**/s/ Sheldon A Williams**

**Sheldon A Williams**

Signature of Debtor

Advocate Health  
450 W. Highway 22  
Barrington, IL 60010

Advocate Health Care  
4440 W. 95th Street  
Oak Lawn, IL 60453

Advocate Home Health Services  
2311 W 22nd Street  
Suite 300  
Oak Brook, IL 60523

Advocate Lutheran General Hospital  
PO Box 4249  
Carol Stream, IL 60197

Alliance Data Systems  
17655 Waterview Parkway  
Dallas, TX 75252

Allstate  
1649 Montgomery, IL#10  
Aurora, IL 60504

Allstate Indemnity Company  
PO Box 3589  
Akron, OH 44309

Allstate Insurance  
2775 Sanders Road  
Northbrook, IL 60062

American Family Insurance  
6000 American Parkway  
Madison, WI 53783

ARS Capital Investments, LLC  
20436 Attica Road  
Olympia Fields, IL 60461

ARS National Services Inc  
PO Box 469046  
Escondido, CA 92046

ARS National Services, Inc.  
201 West Grand Avenue  
Escondido, CA 92046

Associated Recovery Systems  
P.O. Box 463023  
Escondido, CA 92046

Blatt Hasenmiller F L  
125 S. Wacker Drive #400  
Chicago, IL 60606

Blatt, Hasenmiller, Leibsker and Moore,  
10 South LaSalle Street  
Suite 2200  
Chicago, IL 60603

Capital Management Services LP  
698 1/2 South Ogden Street  
Buffalo, NY 14206

Capital Managment Services LP  
726 Exchange Street  
Suite 700  
Buffalo, NY 14210

Catherine's Plus Size  
8107 S. Cicero  
Chicago, IL 60652

Cavalry Portfolio Services  
500 Summit Lake Drive  
Valhalla, NY 10595

Cavalry SPV I, LLC  
500 Summit Lake Drive Suite 400  
Valhalla, NY 10595

Chase \*  
ATTN: Bankruptcy Department  
P.O. Box 15298  
Wilmington, DE 19850

Chase \*  
3415 Vision Drive  
Mail Code OH4-7142  
Columbus, OH 43219

Chase Card Services  
Po Box 15298  
Wilmington, DE 19050

Chicago Family Health Center  
120 W. 111th Street  
Chicago, IL 60628

Chicago Revenue Department  
121 N. LaSalle Street  
Chicago, IL 60602

Chuhak & Tecson, P.C.  
30 S. Wacker Drive, Suite 2600  
Chicago, IL 60606

Citibank N.A  
Po Box 769006  
San Antonio, TX 78245

CitiBank, N.A.  
PO Box 790110  
Saint Louis, MO 63179

Citicorp Credit Services \*  
ATTN: Internal Recovery; Centralized Bk  
P.O. Box 790034  
Saint Louis, MO 63179-0034

City of Chicago  
c/o Corporate Counsel  
121 N. LaSalle St, Room 107  
Chicago, IL 60602

City of Chicago  
Department of Buildings  
121 N. LaSalle Street, Room 900  
Chicago, IL 60602

City of Chicago  
Water Bill  
33 N. LaSalle Street, Suite 700  
Chicago, IL 60602

City of Chicago  
Department of Revenue - Water Division  
PO Box 6330  
Chicago, IL 60680

City of Chicago  
3510 S. Michigan  
Chicago, IL 60653

City of Chicago  
Department of Finance-Water Billing  
PO Box 6330  
Chicago, IL 60680

City of Chicago  
33 N. LaSalle Street, Suite 700  
Chicago, IL 60602

City of Chicago  
Department of Streets and Sanitation  
121 N. LaSalle Street, Room 700  
Chicago, IL 60602

City of Chicago  
Department of Revenue  
PO Box 88292  
Chicago, IL 60680

City of Chicago  
c/o Markoff & Krasny  
29 N. Wacker Drive, # 550

City of Chicago Department of Finance  
33 N. LaSalle  
Suite 700  
Chicago, IL 60602

City of Chicago Department of Finance  
333 South State Street  
Chicago, IL 60604

City of Chicago Department of Water  
3901 South Ashland Avenue  
Chicago, IL 60609

Codilis & Associates, P.C.  
15W030 N. Frontage Road, Suite 100  
Burr Ridge, IL 60527

Cook County Clerk  
118 N. Clark Street  
Room 434  
Chicago, IL 60602

Cook County Clerk  
69 W. Washington, Suite 500  
Chicago, IL 60602

Cook County Department of Revenue  
118 N. Clark Street  
#1160  
Chicago, IL 60602

Corporate Counsel  
30 N. LaSalle 800  
Chicago, IL 60602

Deutsche Bank National Trust Co  
c/o Ocwen Loan Servicing LLC  
PO Box 24605  
West Palm Beach, FL 33416

Deutsche Bank National Trust Company  
1761 East Street Andrew Place  
Santa Ana, CA 92705

Discover Bank  
502 E. Market Street  
Greenwood, DE 19950

Discover Financial  
Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054

Discover Financial Services  
2500 Lake Cook Road  
Deerfield, IL 60015

Discover Financial Services LLC  
Po Box 15316  
Wilmington, DE 19850

ER Solutions  
800 SW 39th Street  
Renton, WA 98055

ER Solutions  
PO Box 9004  
Renton, WA 98057

ER Solutions/Convergent Outsourcing, INC  
Po Box 9004  
Renton, WA 98057

Ernest B. Fenton  
935 W. 175th Street  
Suite 1  
Homewood, IL 60430

Flamm, Teibloom, & Stanko, Ltd.  
20 North Clark Street, Sute 2200  
Chicago, IL 60602

Freedman Anselmo Lindberg  
1771 W. Diehl, Suite 150  
Naperville, IL 60566

Freedman Anselmo Lindberg  
1807 West Diehl Road  
Suite 333  
Naperville, IL 60566

Freedman Anselmo Lindberg LLC  
Po Box 3228  
Naperville, IL 60566

GC Services  
PO Box 46960  
Saint Louis, MO 63146

GC Services  
PO Box 79  
Elgin, IL 60121

GC Services Limited Partnership  
Collection Agency Division  
6330 Gulfton  
Houston, TX 77081

Goldman and Grant  
205 W. Randolph  
Chicago, IL 60606

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Kluever & Pratt LLC  
65 E. Wacker Place, #2300  
Chicago, IL 60601

Litton Loan Servicing  
Attention: Bankruptcy  
P.O. Box 24738  
West Palm Beach, FL 33416

Lowe's  
990 W. Algonquin Road  
Arlington Heights, IL 60005

LVNV Funding LLC its successors & assigns  
assignee of Citibank Resurgent Cap Serv  
PO Box 10587  
Greenville, SC 29603

Markoff Law LLC  
29 North Wacker Drive, Suite 550  
Chicago, IL 60606

Merchants Cr  
223 W. Jackson Blvd.  
Suite 400  
Chicago, IL 60606

Midland Credit Management, Inc.  
8875 Aero Drive  
San Diego, CA 92123

Midland Credit Management, Inc.  
8875 Aero Drive Suite 200  
San Diego, CA 92123

Midland Funding  
2635 Northside Dr Ste 300  
San Diego, CA 92108

Midland Funding  
8875 Aero Drive, Suite 200  
San Diego, CA 92123

Ocwen Loan  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

Ocwen Loan Servicing  
Attn:Bankruptcy Dept  
Po Box 24738  
West Palm Beach, FL 33416

Ocwen Loan Servicing  
P.O. Box 6440  
Carol Stream, IL 60197

Ocwen Loan Servicing  
3451 Hammond Avenue  
Waterloo, IA 50702

Pierce & Associates  
1 North Dearborn  
Ste 1300  
Chicago, IL 60602

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk, VA 23541

Portfolio Recovery Associates  
Po box 12914  
Norfolk, VA 23541

Portfolio Recovery Associates LLC  
PO Box 41067  
Norfolk, VA 23541

Portfolio Recovery Associates, Inc  
120 Corporate Boulevard  
Norfolk, VA 23502

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208 South LaSalle Street, 17th Fl, #814  
Chicago, IL 60604

Real Time Resolutions, Inc.  
PO Box 36655  
Dallas, TX 75235

Regional Recovery Service  
5252 Hohman  
Hammond, IN 46325

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Attn. Bankruptcy  
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Atlanta, GA 30353

Saxon Bank  
3701 Regent Boulevard  
Irving, TX 75063

Saxon Mortgage Service  
2700 Airport Freeway  
Fort Worth, TX 76111

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74155 Cass Avenue  
Darien, IL 60561

Sears  
Po Box 182149  
Columbus, OH 43218

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1990 E. Algonquin Road  
Schaumburg, IL 60173

Southpointe Condo Association  
17720 Oak Park Avenue  
Tinley Park, IL 60477

Sprint  
PO Box 3827  
Englewood, CO 80155

State of Illinois: Department of Revenue  
PO Box 19006  
Springfield, IL 62794

Stroger Hospital - Cook County  
1901 W. Harrison Street  
Chicago, IL 60612

United Recovery Service  
18525 Torrence  
Suite C6  
Lansing, IL 60445

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272

Urban Partnership Bank  
7054 S Jeffery Boulevard  
Chicago, IL 60649

Urban Partnership Bank  
7936 S. Cottage Grove Avenue  
Chicago, IL 60619

Water Dept  
333 S. State Street  
Suite LL10  
Chicago, IL 60602

Wells Fargo Bank NV N.A.  
Attn: Deposits Bankruptcy MAC# P6103-05K  
Po Box 3908  
Portland, OR 97208

Wells Fargo Bank, N.A.  
420 Montgomery Street  
San Francisco, CA 94132

Wells Fargo Bank, N.A.  
801 Adlai Stevenson Drive  
Springfield, IL 62703

Wirbicki Law  
33 W. Monroe #1140  
Chicago, IL 60603

Woman Within  
PO Box 659728  
San Antonio, TX 78265

World Financial Capital Bank  
Po Box 183003  
Columbus, OH 43218

World Financial Network National Bank  
3100 Easton Square Place  
Columbus, OH 43219

World Financial Network National Bank  
PO Box 182782  
Columbus, OH 43218